

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
Law Offices of Mark W. Ford, LLC
4 1/2 North Broadway, PO Box 110
Gloucester City, NJ 08030
856-456-8811, 856-456-8558 (Fax)
Attorney for the debtor

In Re: Kimberly Bullock

Case Number: 22-15211

Judge: ABA

Chapter: 13

Recommended Local Form:

Followed

Modified

CERTIFICATION OF SERVICE

1. I, Regina Perfetti:

represent the _____ in the above-captioned matter.

am the secretary/paralegal for Mark W. Ford, who represents the
Debtors in the above captioned matter.

am the _____ in the above case and am representing myself.

2. On October 27, 2022 I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Modified Chapter 13 Plan notice of transmittal

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: 10/27/22 _____

/s/ Regina Perfetti _____
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
AFS Acceptance, LLC Attn: Officer or Registered Agent 1475 West Cypress Creek Road Suite 300 Ft. Lauderdale, FL 33309		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail Certified mail/RR <input type="checkbox"/> E-mail Notice of Electronic Filing <input type="checkbox"/> Other (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail Certified mail/RR <input type="checkbox"/> E-mail Notice of Electronic Filing (NEF) <input type="checkbox"/> Other (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) (as authorized by the court *)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

Law Offices of Mark W. Ford, LLC
4 1/2 N Broadway
P.O. Box 110
Gloucester City, NJ 08030
856-456-8811

In Re:
Kimberly Bullock

Case No.: 22-15211

Hearing Date: _____

Judge: ABA

NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

The enclosed plan, modified plan is proposed by the debtor and was filed on
09/13/22. It has been served on you because the plan contains motions
that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

Real Property:

The debtor(s) has valued real property located at _____

[address] at \$ _____. The
debtor(s) believes the first lien on the property to be in the approximate amount of \$ _____

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

Personal Property:

The debtor(s) has valued personal property described as: 2016 Jeep Patriot _____
at \$ 17,600.00 _____.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ 11,395.30 _____
[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for _____.
Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.